

Table A.2 Small Business Lending in Georgia Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Nb&Tc	Louisville	95.0	9.0	9.0	10.0	10.0	\$100M-500M	81,513	1,463	100.0	100.0
Commercial Bk	Thomasville	92.5	10.0	7.0	10.0	10.0	\$100M-500M	123,330	988	67.5	65.0
Heritage Bk	Hinesville	92.5	9.0	8.0	10.0	10.0	\$100M-500M	67,279	1,914	97.5	97.5
First Cmnty Bk Of Tifton	Tifton	90.0	10.0	7.0	10.0	9.0	\$100M-500M	68,408	857	85.0	87.5
Mcintosh St Bk	Jackson	90.0	9.0	8.0	9.0	10.0	\$100M-500M	66,032	1,041	97.5	97.5
Westside B&Tc	Kennesaw	90.0	10.0	10.0	9.0	7.0	\$100M-500M	54,819	397	42.5	32.5
Community Bk Of Ga	Tucker	90.0	10.0	10.0	8.0	8.0	\$100M-500M	41,007	504	62.5	50.0
Patterson Bk	Patterson	90.0	10.0	9.0	8.0	9.0	<\$100M	39,711	794	97.5	100.0
Security Bk Of Bibb Cty	Macon	87.5	10.0	6.0	10.0	9.0	\$100M-500M	89,197	627	60.0	50.0
First Nb Of Alma	Alma	87.5	10.0	5.0	10.0	10.0	\$100M-500M	80,163	1,481	90.0	85.0
Community B&Tc Jackson	Commerce	87.5	10.0	7.0	9.0	9.0	\$100M-500M	50,452	746	87.5	82.5
Farmers & Mrch Bk	Lakeland	87.5	9.0	9.0	8.0	9.0	\$100M-500M	40,670	862	100.0	100.0
Community Nb	Ashburn	87.5	7.0	10.0	8.0	10.0	\$100M-500M	33,555	1,078	97.5	100.0
First St Bk	Stockbridge	85.0	7.0	7.0	10.0	10.0	\$100M-500M	120,990	1,507	95.0	95.0
Citizens & Mrch St Bk	Douglasville	85.0	9.0	9.0	8.0	8.0	\$100M-500M	37,064	499	75.0	70.0
First Nb Of Chatsworth	Chatsworth	85.0	9.0	8.0	8.0	9.0	\$100M-500M	35,287	813	92.5	97.5
Peoples B&Tc	Buford	85.0	8.0	6.0	10.0	10.0	\$100M-500M	71,742	1,703	65.0	65.0
Main St Bk	Covington	85.0	9.0	5.0	10.0	10.0	\$500M-\$1B	163,316	1,530	72.5	72.5
Quantum Nb	Suwanee	85.0	10.0	10.0	8.0	6.0	<\$100M	45,197	357	35.0	27.5
Altamaha B&Tc	Uvalda	85.0	10.0	7.0	8.0	9.0	<\$100M	35,412	910	95.0	95.0
First Bk Of Coastal Ga	Pembroke	85.0	10.0	9.0	7.0	8.0	<\$100M	27,063	590	95.0	97.5
Bank Of Gray	Gray	82.5	7.0	8.0	8.0	10.0	\$100M-500M	40,810	1,034	100.0	100.0
Greater Rome Bk	Rome	82.5	9.0	10.0	7.0	7.0	<\$100M	29,156	438	77.5	70.0
Summit Nb	Atlanta	80.0	10.0	3.0	10.0	9.0	\$100M-500M	123,516	914	65.0	52.5
First Colony Bk	Alpharetta	80.0	10.0	3.0	10.0	9.0	\$100M-500M	79,398	638	65.0	55.0
Georgia B&Tc	Calhoun	80.0	8.0	5.0	10.0	9.0	\$100M-500M	68,959	721	57.5	57.5
Plantersfirst	Cordele	80.0	7.0	7.0	8.0	10.0	\$100M-500M	42,114	1,263	95.0	95.0
Metter Bkg Co	Metter	80.0	10.0	5.0	8.0	9.0	\$100M-500M	40,831	798	75.0	70.0
First Nb Of Barnesville	Barnesville	80.0	10.0	5.0	9.0	8.0	\$100M-500M	53,271	546	67.5	65.0
Chestatee St Bk	Dawsonville	80.0	10.0	10.0	7.0	5.0	<\$100M	25,230	266	42.5	47.5
First Nb Of Coffee Cty	Douglas	80.0	9.0	10.0	6.0	7.0	<\$100M	22,620	425	65.0	65.0
Premier Nb	Dalton	80.0	10.0	10.0	6.0	6.0	<\$100M	21,020	344	62.5	52.5
Community B&Tc Habersham	Cornelia	77.5	8.0	3.0	10.0	10.0	\$100M-500M	86,731	1,632	82.5	80.0
Darby B&Tc	Vidalia	77.5	10.0	2.0	10.0	9.0	\$100M-500M	85,306	852	67.5	65.0
Security B&Tc Of Albany	Albany	77.5	8.0	3.0	10.0	10.0	\$100M-500M	70,771	1,397	82.5	82.5
Charter B&Tc	Marietta	77.5	10.0	3.0	10.0	8.0	\$100M-500M	68,063	585	75.0	60.0
First Newton Bk	Covington	77.5	7.0	6.0	9.0	9.0	\$100M-500M	64,508	751	70.0	62.5
First Bk Of Brunswick	Brunswick	77.5	9.0	5.0	9.0	8.0	\$100M-500M	50,628	602	75.0	67.5
Farmers & Mrch Bk	Dublin	77.5	8.0	3.0	10.0	10.0	\$100M-500M	89,122	1,280	77.5	77.5
Brand Bkg Co	Lawrenceville	77.5	6.0	5.0	10.0	10.0	\$100M-500M	76,752	990	67.5	60.0
Bank Of Dudley	Dudley	77.5	8.0	8.0	7.0	8.0	<\$100M	26,628	562	90.0	95.0
Citizens Bk	Fort Valley	77.5	8.0	9.0	7.0	7.0	<\$100M	24,908	426	77.5	80.0
Unity Nb	Cartersville	77.5	9.0	10.0	6.0	6.0	<\$100M	20,617	317	55.0	50.0
First Nb Effingham	Springfield	77.5	9.0	10.0	6.0	6.0	<\$100M	19,774	361	62.5	60.0

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		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Wayne Nb	Jesup	77.5	8.0	10.0	5.0	8.0	<\$100M	16,795	475	87.5	92.5
State Bk Of Cochran	Cochran	77.5	9.0	7.0	8.0	7.0	<\$100M	33,135	458	87.5	90.0
Farmers & Mrch Bk	Statesboro	77.5	9.0	6.0	7.0	9.0	<\$100M	26,724	657	90.0	92.5
First Cmnty Bk Of Ga	Roberta	77.5	9.0	10.0	5.0	7.0	<\$100M	15,051	452	87.5	92.5
Georgia B&Tc Of Augusta	Augusta	75.0	7.0	3.0	10.0	10.0	\$100M-500M	88,860	1,198	72.5	67.5
Citizens B&Tc Of West Ga	Carrollton	75.0	6.0	4.0	10.0	10.0	\$100M-500M	75,073	1,083	77.5	75.0
First St B&Tc Valdosta	Valdosta	75.0	9.0	2.0	10.0	9.0	\$100M-500M	69,158	767	77.5	80.0
First Nb Of Cherokee	Woodstock	75.0	10.0	3.0	9.0	8.0	\$100M-500M	58,549	547	57.5	45.0
Montgomery Cty Bk	Ailey	75.0	9.0	4.0	8.0	9.0	\$100M-500M	34,083	669	75.0	75.0
Waycross B&Tc	Waycross	75.0	9.0	6.0	8.0	7.0	\$100M-500M	33,080	447	70.0	62.5
First Nb Of Grady Cty	Cairo	75.0	8.0	7.0	7.0	8.0	\$100M-500M	30,541	476	60.0	60.0
First Ga Cmnty Bk	Jackson	75.0	10.0	10.0	7.0	3.0	<\$100M	28,915	189	30.0	25.0
Rivoli B&Tc	Macon	75.0	8.0	10.0	7.0	5.0	<\$100M	24,955	308	67.5	52.5
Habersham Bk	Clarksville	72.5	4.0	5.0	10.0	10.0	\$100M-500M	81,785	1,001	77.5	82.5
Citizens Bk	Vienna	72.5	7.0	2.0	10.0	10.0	\$100M-500M	68,484	1,301	85.0	85.0
Citizens Tr Bk	Atlanta	72.5	7.0	6.0	10.0	6.0	\$100M-500M	68,195	357	60.0	65.0
Pinnacle Bk Na	Elberton	72.5	6.0	4.0	9.0	10.0	\$100M-500M	64,386	1,166	80.0	77.5
Savannah Bk Na	Savannah	72.5	8.0	3.0	9.0	9.0	\$100M-500M	63,778	757	67.5	70.0
First Bulloch B&Tc	Statesboro	72.5	7.0	3.0	9.0	10.0	\$100M-500M	48,031	947	70.0	72.5
Community Tr Bk	Hiram	72.5	9.0	3.0	9.0	8.0	\$100M-500M	47,298	547	65.0	60.0
Sumter B&Tc	Americus	72.5	8.0	3.0	9.0	9.0	\$100M-500M	46,382	643	82.5	87.5
Dalton Whitfield Bk	Dalton	72.5	10.0	4.0	8.0	7.0	\$100M-500M	43,785	393	60.0	45.0
South Ga Bkg Co	Omega	72.5	4.0	9.0	7.0	9.0	\$100M-500M	26,568	835	75.0	77.5
First B&Tc	Carnesville	72.5	7.0	7.0	7.0	8.0	\$100M-500M	25,747	566	90.0	92.5
Coastal Bk	Savannah	72.5	10.0	4.0	8.0	7.0	<\$100M	37,856	415	62.5	42.5
Capitol City B&Tc	Atlanta	72.5	10.0	6.0	8.0	5.0	<\$100M	31,630	287	52.5	35.0
Gilmer Cty Bk	Ellijay	70.0	8.0	3.0	9.0	8.0	\$100M-500M	56,386	609	75.0	47.5
Cohutta Bkg Co	Chatsworth	70.0	9.0	4.0	9.0	6.0	\$100M-500M	53,955	329	42.5	50.0
Farmers & Mrch Bk	Washington	70.0	4.0	8.0	7.0	9.0	\$100M-500M	29,526	815	87.5	95.0
Bank Of Toccoa	Toccoa	70.0	6.0	7.0	7.0	8.0	\$100M-500M	28,388	562	87.5	92.5
Bank Of Terrell	Dawson	70.0	9.0	4.0	7.0	8.0	<\$100M	29,068	515	70.0	72.5
Alma Exch B&Tc	Alma	70.0	10.0	4.0	7.0	7.0	<\$100M	27,562	407	55.0	55.0
Gwinnett Bkg Co	Lawrenceville	70.0	8.0	10.0	6.0	4.0	<\$100M	22,738	234	27.5	22.5
First Nb Of The South	Milledgeville	70.0	7.0	9.0	6.0	6.0	<\$100M	22,116	356	70.0	65.0
Bank Of Hazlehurst	Hazlehurst	70.0	9.0	5.0	6.0	8.0	<\$100M	19,360	509	77.5	77.5
First Nb	Folkston	70.0	10.0	10.0	3.0	5.0	<\$100M	10,444	276	65.0	62.5
Lumpkin Cty Bk	Dahlonega	70.0	10.0	8.0	6.0	4.0	<\$100M	21,262	232	62.5	52.5
Century South Bk Of Ne Ga Na	Gainesville	67.5	6.0	1.0	10.0	10.0	\$100M-500M	74,120	1,044	65.0	65.0
Park Ave Bk	Valdosta	67.5	7.0	1.0	9.0	10.0	\$100M-500M	65,463	1,273	75.0	72.5
Peoples Bk Fannin Cty	Blue Ridge	67.5	5.0	4.0	9.0	9.0	\$100M-500M	62,146	898	80.0	70.0
Peachtree Nb	Peachtree City	67.5	8.0	2.0	9.0	8.0	\$100M-500M	60,381	546	65.0	50.0
Mountain Nb	Tucker	67.5	8.0	2.0	9.0	8.0	\$100M-500M	55,442	540	57.5	50.0
Commercial B&Tc Troup Cty	La Grange	67.5	8.0	2.0	9.0	8.0	\$100M-500M	55,071	585	70.0	57.5
Coastal Bk Of Ga	Brunswick	67.5	7.0	2.0	9.0	9.0	\$100M-500M	52,772	693	72.5	75.0
Century South Bk Of Central	Macon	67.5	6.0	3.0	9.0	9.0	\$100M-500M	52,220	639	67.5	62.5

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		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
First Citizens Bk Of Ga	Fayetteville	67.5	7.0	3.0	9.0	8.0	\$100M-500M	49,037	588	60.0	55.0
Sea Island Bk	Statesboro	67.5	7.0	2.0	9.0	9.0	\$100M-500M	46,871	813	70.0	75.0
Jasper Bkg Co	Jasper	67.5	6.0	3.0	8.0	10.0	\$100M-500M	38,471	950	75.0	85.0
Peoples Bk	Blackshear	67.5	8.0	4.0	7.0	8.0	\$100M-500M	30,334	565	77.5	70.0
First Nb Of South Ga	Albany	67.5	10.0	4.0	7.0	6.0	<\$100M	25,284	349	62.5	57.5
Farmers St Bk	Dublin	67.5	8.0	5.0	6.0	8.0	<\$100M	24,391	530	77.5	75.0
Colony Bk Southeast	Broxton	67.5	10.0	6.0	6.0	5.0	<\$100M	23,727	261	40.0	25.0
Claxton Bk	Claxton	67.5	6.0	8.0	6.0	7.0	<\$100M	19,772	468	85.0	90.0
Peoples Bk	Lyons	67.5	10.0	5.0	6.0	6.0	<\$100M	19,288	325	55.0	55.0
Decatur First Bk	Decatur	67.5	9.0	10.0	5.0	3.0	<\$100M	17,783	180	32.5	20.0
Mount Vernon Bk	Mount Vernon	67.5	7.0	9.0	4.0	7.0	<\$100M	14,316	393	85.0	90.0
United Bk	Zebulon	65.0	3.0	3.0	10.0	10.0	\$100M-500M	69,193	921	67.5	62.5
West Ga Nb Of Carrollton	Carrollton	65.0	7.0	1.0	9.0	9.0	\$100M-500M	65,529	870	60.0	57.5
Northwest Ga Bk	Ringgold	65.0	5.0	2.0	9.0	10.0	\$100M-500M	62,832	977	72.5	67.5
Bank Of Coweta	Newnan	65.0	6.0	2.0	9.0	9.0	\$100M-500M	53,578	704	65.0	72.5
Bank Of Hiawassee	Hiawassee	65.0	6.0	4.0	8.0	8.0	\$100M-500M	37,023	518	60.0	55.0
Bank Of Fitzgerald	Fitzgerald	65.0	9.0	2.0	8.0	7.0	\$100M-500M	35,041	399	57.5	52.5
American Bkg Co	Moultrie	65.0	7.0	2.0	8.0	9.0	\$100M-500M	34,362	752	72.5	75.0
Security Bk Of Houston Cty	Perry	65.0	8.0	3.0	7.0	8.0	\$100M-500M	30,941	550	72.5	67.5
Farmers & Mrch Bk	Eatonton	65.0	6.0	6.0	7.0	7.0	\$100M-500M	25,573	462	85.0	90.0
Citizens Bk Washington Cty	Sandersville	65.0	4.0	7.0	6.0	9.0	\$100M-500M	21,270	677	85.0	90.0
Premier Bk	Atlanta	65.0	5.0	1.0	10.0	10.0	\$1B-\$10B	341,363	3,330	60.0	62.5
Athens First B&Tc	Athens	65.0	4.0	2.0	10.0	10.0	\$500M-\$1B	110,785	1,065	62.5	60.0
Gateway B&Tc	Ringgold	65.0	9.0	4.0	7.0	6.0	<\$100M	31,340	384	57.5	55.0
Appalachian Cmnty Bk	Blairsville	65.0	10.0	5.0	7.0	4.0	<\$100M	28,822	192	70.0	42.5
Bank Of Ellaville	Ellaville	65.0	8.0	6.0	6.0	6.0	<\$100M	22,415	374	75.0	75.0
Community Bkg Co Of Fitzgera	Fitzgerald	65.0	7.0	8.0	5.0	6.0	<\$100M	16,312	319	80.0	87.5
Heritage Cmnty Bk	Quitman	65.0	8.0	9.0	5.0	4.0	<\$100M	15,787	233	80.0	85.0
Glennville B&Tc	Glennville	65.0	4.0	8.0	5.0	9.0	<\$100M	16,629	658	85.0	90.0
Sapelo Nb	Darien	65.0	9.0	10.0	4.0	3.0	<\$100M	11,475	142	72.5	77.5
Century South Bk Of The Coas	Savannah	62.5	7.0	2.0	9.0	7.0	\$100M-500M	50,047	399	50.0	40.0
Ashburn Bk	Ashburn	62.5	8.0	2.0	9.0	6.0	\$100M-500M	47,783	342	40.0	35.0
Northeast Ga Bk	Lavonia	62.5	5.0	3.0	8.0	9.0	\$100M-500M	45,287	705	70.0	67.5
First Bk Of Ga	Thomson	62.5	8.0	5.0	7.0	5.0	\$100M-500M	29,561	261	35.0	35.0
Rabun Cty Bk	Clayton	62.5	4.0	8.0	7.0	6.0	\$100M-500M	26,702	331	55.0	57.5
Exchange Bk	Milledgeville	62.5	5.0	8.0	7.0	5.0	\$100M-500M	26,194	254	50.0	40.0
Citizens Bk Of Americus	Americus	62.5	4.0	6.0	6.0	9.0	\$100M-500M	19,759	618	82.5	87.5
Bank Of North Ga	Alpharetta	62.5	4.0	1.0	10.0	10.0	\$500M-\$1B	133,661	1,272	62.5	60.0
United Cmnty Bk	Blairsville	62.5	3.0	2.0	10.0	10.0	\$500M-\$1B	95,590	1,350	62.5	57.5
Citizens Cmnty Bk	Hahira	62.5	5.0	8.0	5.0	7.0	<\$100M	15,994	444	82.5	87.5
Sunmark Cmnty Bk	Hawkinsville	62.5	6.0	6.0	5.0	8.0	<\$100M	15,649	475	57.5	62.5
Citizens Bk Of Swainsboro	Swainsboro	62.5	8.0	7.0	5.0	5.0	<\$100M	14,928	257	75.0	82.5
Peoples Bk Of West Ga	Carrollton	62.5	7.0	10.0	4.0	4.0	<\$100M	14,145	228	47.5	37.5
Planters Bk	Hawkinsville	62.5	6.0	8.0	4.0	7.0	<\$100M	12,491	414	77.5	85.0
Commercial St Bk	Donalsonville	62.5	4.0	10.0	4.0	7.0	<\$100M	11,934	426	77.5	87.5

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
F&M B&Tc	Manchester	62.5	7.0	9.0	4.0	5.0	<\$100M	11,794	274	77.5	85.0
Farmers & Mrch Cmnty Bk	Senoia	62.5	8.0	8.0	4.0	5.0	<\$100M	11,243	244	72.5	80.0
First Nb Of Griffin	Griffin	60.0	6.0	1.0	9.0	8.0	\$100M-500M	50,102	473	45.0	47.5
First Flag Bk	La Grange	60.0	5.0	1.0	9.0	9.0	\$100M-500M	48,496	842	67.5	70.0
Eastside B&Tc	Snellville	60.0	9.0	1.0	8.0	6.0	\$100M-500M	44,233	366	42.5	35.0
National Bk Of Walton Cty	Monroe	60.0	6.0	3.0	8.0	7.0	\$100M-500M	40,298	421	57.5	47.5
First Cmnty Bk Of Southwest	Bainbridge	60.0	7.0	3.0	8.0	6.0	\$100M-500M	38,721	347	60.0	67.5
1St Floyd Bk	Rome	60.0	6.0	4.0	7.0	7.0	\$100M-500M	31,100	431	67.5	60.0
Morris St Bk	Dublin	60.0	7.0	2.0	7.0	8.0	\$100M-500M	31,074	474	60.0	62.5
Bank Of Eastman	Eastman	60.0	5.0	4.0	7.0	8.0	\$100M-500M	24,777	553	67.5	70.0
Century B&Tc	Milledgeville	60.0	3.0	9.0	5.0	7.0	\$100M-500M	16,335	417	77.5	87.5
Bank Atlanta	Decatur	60.0	9.0	3.0	8.0	4.0	<\$100M	32,165	240	45.0	35.0
Rockdale Nb	Conyers	60.0	9.0	5.0	6.0	4.0	<\$100M	22,190	193	40.0	32.5
Farmers St Bk	Lincolnton	60.0	5.0	9.0	4.0	6.0	<\$100M	13,971	377	80.0	85.0
Knight St Bk	Dexter	60.0	9.0	7.0	3.0	5.0	<\$100M	8,748	274	70.0	77.5
Global Cmrc Bk	Doraville	60.0	10.0	4.0	7.0	3.0	<\$100M	30,225	169	37.5	27.5
Home Town Bk Of Villa Rica	Villa Rica	60.0	9.0	4.0	6.0	5.0	<\$100M	20,363	301	65.0	57.5
Riverside Bk	Marietta	57.5	5.0	2.0	9.0	7.0	\$100M-500M	46,316	457	45.0	42.5
Georgia St Bk	Mableton	57.5	6.0	2.0	8.0	7.0	\$100M-500M	36,596	442	50.0	50.0
White Cty Bk	Cleveland	57.5	3.0	4.0	8.0	8.0	\$100M-500M	34,206	494	55.0	42.5
Century South Bk Of Dahloneg	Dahlonega	57.5	6.0	3.0	8.0	6.0	\$100M-500M	31,895	373	70.0	67.5
Peoples Bk	Winder	57.5	3.0	4.0	7.0	9.0	\$100M-500M	29,646	879	60.0	67.5
Bank Of Lafayette	Lafayette	57.5	2.0	9.0	5.0	7.0	\$100M-500M	15,615	400	72.5	87.5
Bryan B&Tc	Richmond Hill	57.5	8.0	2.0	7.0	6.0	<\$100M	25,500	314	50.0	37.5
Community B&Tc-Troup	La Grange	57.5	9.0	4.0	6.0	4.0	<\$100M	20,050	229	47.5	40.0
Peoples Cmnty Bk	Colquitt	57.5	6.0	5.0	6.0	6.0	<\$100M	18,961	345	57.5	57.5
Pineland St Bk	Metter	57.5	10.0	4.0	5.0	4.0	<\$100M	15,657	240	50.0	47.5
Four Cty Bk	Allentown	57.5	8.0	6.0	4.0	5.0	<\$100M	10,717	272	70.0	77.5
Tippins B&Tc	Claxton	57.5	6.0	8.0	3.0	6.0	<\$100M	10,537	339	72.5	82.5
Community Bk Of The South	Smyrna	57.5	9.0	5.0	6.0	3.0	<\$100M	19,829	182	42.5	35.0
Bartow Cty Bk	Cartersville	55.0	4.0	2.0	8.0	8.0	\$100M-500M	37,528	557	57.5	55.0
Columbus B&Tc	Columbus	55.0	1.0	1.0	10.0	10.0	\$1B-\$10B	249,973	2,507	55.0	60.0
Spivey St Bk	Swainsboro	55.0	5.0	5.0	6.0	6.0	<\$100M	19,058	336	65.0	75.0
Central B&Tc	Cordele	55.0	8.0	5.0	5.0	4.0	<\$100M	17,751	233	52.5	47.5
Tattnall Bk	Reidsville	55.0	7.0	6.0	5.0	4.0	<\$100M	16,862	239	52.5	45.0
Citizens Bk Of Effingham	Springfield	55.0	8.0	4.0	5.0	5.0	<\$100M	14,974	270	65.0	62.5
United Bkg Co	Nashville	55.0	5.0	8.0	4.0	5.0	<\$100M	14,642	244	77.5	82.5
First Citizens Bk	Glennville	55.0	4.0	7.0	4.0	7.0	<\$100M	13,188	439	80.0	85.0
Monroe Cty Bk	Forsyth	55.0	8.0	6.0	4.0	4.0	<\$100M	11,991	234	60.0	57.5
Bank Of Early	Blakely	55.0	4.0	9.0	4.0	5.0	<\$100M	10,785	246	70.0	77.5
Bank Of Burke Cty	Sardis	55.0	5.0	7.0	3.0	7.0	<\$100M	9,356	411	72.5	80.0
Bank Of Thomas Cty	Thomasville	55.0	7.0	8.0	3.0	4.0	<\$100M	9,216	232	72.5	77.5
North Ga Nb	Calhoun	55.0	10.0	5.0	4.0	3.0	<\$100M	13,878	153	50.0	47.5
First Piedmont Bk	Winder	55.0	5.0	10.0	3.0	4.0	<\$100M	9,566	195	35.0	30.0
Farmers St Bk	Lumpkin	55.0	5.0	9.0	3.0	5.0	<\$100M	8,932	249	72.5	80.0

Table A.2 Small Business Lending in Georgia Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total (1)	SBL/TA (2)	SBL/TBL (3)	SBL(\$ (4)	SBL(# (5)					
Suntrust Bk	Atlanta	55.0	1.0	1.0	10.0	10.0	>\$10B	5,756,217	62,396	55.0	55.0
Hardwick B&Tc	Dalton	52.5	4.0	1.0	9.0	7.0	\$100M-500M	59,108	457	45.0	35.0
Gainesville B&Tc	Gainesville	52.5	4.0	1.0	9.0	7.0	\$100M-500M	47,596	424	45.0	37.5
Southeastern Bk	Darien	52.5	2.0	2.0	8.0	9.0	\$100M-500M	42,228	796	65.0	62.5
Cb&T Bk Of Middle Ga	Warner Robins	52.5	4.0	1.0	8.0	8.0	\$100M-500M	39,541	480	55.0	60.0
First Clayton B&Tc	Clayton	52.5	2.0	9.0	5.0	5.0	\$100M-500M	18,339	299	52.5	47.5
Towns Cty Bk	Hiawassee	52.5	3.0	8.0	5.0	5.0	\$100M-500M	15,639	285	40.0	45.0
Prudential B&Tc	Atlanta	52.5	1.0	1.0	9.0	10.0	\$500M-\$1B	50,779	2,975	50.0	45.0
Peoples Bk	Lithonia	52.5	6.0	5.0	6.0	4.0	<\$100M	22,920	237	62.5	67.5
Blackshear Bk	Blackshear	52.5	6.0	3.0	6.0	6.0	<\$100M	22,530	331	52.5	50.0
Bank Of Madison	Madison	52.5	5.0	5.0	5.0	6.0	<\$100M	18,533	347	62.5	57.5
Century South Bank Of Dawson	Dawsonville	52.5	7.0	5.0	5.0	4.0	<\$100M	18,179	217	35.0	40.0
Bank Of Worth	Sylvester	52.5	7.0	5.0	5.0	4.0	<\$100M	16,831	217	35.0	42.5
Citizens Bk Of Forsyth Cty	Cumming	52.5	5.0	5.0	5.0	6.0	<\$100M	15,282	349	52.5	52.5
Bank Of Wrightsville	Wrightsville	52.5	5.0	7.0	4.0	5.0	<\$100M	11,561	307	72.5	80.0
Community Bk Of Wilcox	Pitts	52.5	7.0	9.0	3.0	2.0	<\$100M	7,918	65	22.5	15.0
Southern Heritage Bk	Oakwood	52.5	6.0	10.0	3.0	2.0	<\$100M	7,917	122	37.5	30.0
Bank Of Edison	Edison	52.5	6.0	8.0	3.0	4.0	<\$100M	7,835	196	65.0	75.0
Citizens Scty Bk	Tifton	50.0	4.0	1.0	7.0	8.0	\$100M-500M	25,190	583	67.5	67.5
Dawson Cty Bk	Dawsonville	50.0	4.0	3.0	6.0	7.0	\$100M-500M	21,516	401	45.0	57.5
Bank Of Upson	Thomaston	50.0	2.0	7.0	5.0	6.0	\$100M-500M	18,324	364	67.5	80.0
Bankers Bk	Atlanta	50.0	2.0	1.0	10.0	7.0	\$500M-\$1B	81,400	401	27.5	17.5
First Nb	Saint Marys	50.0	6.0	6.0	5.0	3.0	<\$100M	18,850	181	32.5	25.0
Chattahoochee Nb	Alpharetta	50.0	9.0	4.0	5.0	2.0	<\$100M	16,485	111	27.5	20.0
Cairo Bkg Co	Cairo	50.0	4.0	6.0	4.0	6.0	<\$100M	14,079	364	72.5	80.0
Bank Of Dodge Cty	Eastman	50.0	8.0	6.0	4.0	2.0	<\$100M	13,715	102	35.0	22.5
Peoples St B&Tc	Baxley	50.0	8.0	2.0	4.0	6.0	<\$100M	13,459	359	65.0	62.5
Citizens B&Tc	Eastman	50.0	3.0	7.0	4.0	6.0	<\$100M	13,437	320	67.5	80.0
Bank Of Newington	Newington	50.0	4.0	9.0	2.0	5.0	<\$100M	7,055	267	57.5	62.5
Oconee St Bk	Watkinsville	47.5	4.0	1.0	7.0	7.0	\$100M-500M	28,943	462	52.5	50.0
Rossville Bk	Rossville	47.5	6.0	3.0	6.0	4.0	\$100M-500M	22,948	244	40.0	37.5
First Nb Of Polk Cty	Cedartown	47.5	2.0	7.0	5.0	5.0	\$100M-500M	15,664	307	65.0	80.0
Fidelity Nb	Norcross	47.5	1.0	1.0	10.0	7.0	\$500M-\$1B	69,320	463	42.5	32.5
Bank Of Perry	Perry	47.5	7.0	3.0	5.0	4.0	<\$100M	18,317	229	47.5	57.5
First St Bk	Wrens	47.5	5.0	6.0	4.0	4.0	<\$100M	12,373	196	67.5	72.5
Merchants & Farmers Bk	Donalsonville	47.5	7.0	5.0	4.0	3.0	<\$100M	11,520	169	25.0	30.0
Citizens Bk Of Cochran	Cochran	47.5	3.0	7.0	4.0	5.0	<\$100M	11,007	291	67.5	77.5
Farmers & Mrch Bk	Sylvania	47.5	2.0	6.0	3.0	8.0	<\$100M	10,145	482	67.5	77.5
Citizens Bk	Warrenton	47.5	5.0	7.0	3.0	4.0	<\$100M	8,663	195	62.5	67.5
Bank Of Monticello	Monticello	47.5	3.0	9.0	3.0	4.0	<\$100M	8,619	232	65.0	75.0
Cumberland Nb	Saint Marys	47.5	8.0	6.0	3.0	2.0	<\$100M	7,470	105	35.0	32.5
First Nb Of Chattooga Cty	Summerville	47.5	5.0	8.0	3.0	3.0	<\$100M	7,136	131	50.0	47.5
Citizens St Bk Of Taylor Cty	Reynolds	47.5	3.0	9.0	2.0	5.0	<\$100M	4,908	276	62.5	72.5
Farmers Bk	Forsyth	47.5	5.0	7.0	3.0	4.0	<\$100M	9,529	204	55.0	55.0
Merchants & Citizens Bk	Mcrae	47.5	3.0	9.0	3.0	4.0	<\$100M	8,626	195	42.5	45.0

Table A.2 Small Business Lending in Georgia Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Gwinnett Cmnty Bk	Duluth	47.5	5.0	10.0	2.0	2.0	<\$100M	7,027	75	37.5	27.5
North Atlanta Nb	Alpharetta	47.5	6.0	10.0	2.0	1.0	<\$100M	6,924	49	32.5	15.0
Newnan Coweta Bk	Newnan	47.5	6.0	10.0	2.0	1.0	<\$100M	3,949	14	12.5	10.0
Bank Of Lumber City	Lumber City	47.5	4.0	9.0	2.0	4.0	<\$100M	3,181	192	60.0	65.0
Heritage Bk	Jonesboro	45.0	3.0	2.0	7.0	6.0	\$100M-500M	31,237	311	37.5	35.0
Southwest Ga Bk	Moultrie	45.0	2.0	1.0	7.0	8.0	\$100M-500M	27,821	526	45.0	47.5
Citizens First Bk	Rome	45.0	2.0	2.0	7.0	7.0	\$100M-500M	26,786	394	47.5	52.5
Crescent B&Tc	Jasper	45.0	2.0	4.0	6.0	6.0	\$100M-500M	19,738	349	57.5	55.0
First Port City Bk	Bainbridge	45.0	6.0	4.0	5.0	3.0	<\$100M	16,564	189	35.0	32.5
First St Bk Of Blakely	Blakely	45.0	4.0	2.0	5.0	7.0	<\$100M	15,482	407	55.0	60.0
Sylvester Bkg Co	Sylvester	45.0	6.0	6.0	3.0	3.0	<\$100M	9,847	148	27.5	27.5
United Amer Bk Na	Altanta	45.0	5.0	10.0	2.0	1.0	<\$100M	3,662	22	15.0	10.0
United Security Bk	Sparta	45.0	6.0	8.0	2.0	2.0	<\$100M	3,184	79	55.0	60.0
Eagle Nb	Stockbridge	45.0	7.0	5.0	4.0	2.0	<\$100M	12,159	92	20.0	17.5
Walton B&Tc	Monroe	45.0	4.0	6.0	4.0	4.0	<\$100M	11,489	192	45.0	47.5
Citizens Nb Of Quitman	Quitman	45.0	3.0	9.0	3.0	3.0	<\$100M	7,800	142	40.0	45.0
Citizens Bk	Cairo	45.0	5.0	6.0	2.0	5.0	<\$100M	6,872	298	67.5	75.0
Wheeler Cty St Bk	Alamo	45.0	4.0	9.0	2.0	3.0	<\$100M	4,881	182	65.0	67.5
Community First Bk	Carrollton	42.5	2.0	1.0	8.0	6.0	\$100M-500M	44,837	334	35.0	30.0
Independent B&Tc	Powder Springs	42.5	3.0	2.0	6.0	6.0	\$100M-500M	24,577	346	42.5	35.0
Thomasville Nb	Thomasville	42.5	5.0	1.0	6.0	5.0	\$100M-500M	23,300	279	40.0	32.5
Douglas Cty Bk	Douglasville	42.5	3.0	3.0	6.0	5.0	\$100M-500M	19,238	278	45.0	37.5
Southern Nb	Marietta	42.5	7.0	2.0	6.0	2.0	<\$100M	19,537	82	15.0	10.0
Century South Bk Of Ellijay	Ellijay	42.5	4.0	3.0	5.0	5.0	<\$100M	15,710	280	52.5	60.0
Peoples Bk	Eatonton	42.5	2.0	8.0	4.0	3.0	<\$100M	12,581	141	37.5	32.5
First Nb Of Waynesboro	Waynesboro	42.5	3.0	6.0	3.0	5.0	<\$100M	10,320	284	65.0	72.5
Planters & Citizens Bk	Camilla	42.5	2.0	7.0	3.0	5.0	<\$100M	10,041	255	60.0	72.5
Bank Of Camilla	Camilla	42.5	3.0	6.0	3.0	5.0	<\$100M	9,172	293	65.0	75.0
Bank Of Dade	Trenton	42.5	3.0	8.0	3.0	3.0	<\$100M	8,448	189	60.0	67.5
National Bk Of Ga	Athens	42.5	5.0	10.0	1.0	1.0	<\$100M	3,135	21	22.5	10.0
Atlantic Nb	Brunswick	42.5	5.0	5.0	5.0	2.0	<\$100M	17,106	128	22.5	25.0
First Nb Of Northwest Ga	Calhoun	40.0	3.0	1.0	8.0	4.0	\$100M-500M	33,218	229	30.0	30.0
First Amer B&Tc	Athens	40.0	3.0	3.0	6.0	4.0	\$100M-500M	24,684	191	20.0	20.0
First St Bk Of Donalsonville	Donalsonville	40.0	4.0	4.0	5.0	3.0	<\$100M	15,341	168	50.0	57.5
Capital Bk	Fort Oglethorpe	40.0	3.0	6.0	4.0	3.0	<\$100M	12,549	165	27.5	25.0
Century South Bk Of Fannin C	Blue Ridge	40.0	3.0	5.0	4.0	4.0	<\$100M	11,953	229	47.5	57.5
Adel Bkg Co	Adel	40.0	3.0	9.0	3.0	1.0	<\$100M	9,360	50	12.5	10.0
Peoples Bk	Willacoochee	40.0	3.0	8.0	2.0	3.0	<\$100M	4,993	136	55.0	65.0
Bank Of Alapaha	Alapaha	40.0	3.0	9.0	2.0	2.0	<\$100M	6,530	83	55.0	62.5
Dorsey St Bk	Abbeville	40.0	5.0	8.0	1.0	2.0	<\$100M	1,437	89	52.5	55.0
Peachtree Bk	Duluth	37.5	6.0	1.0	6.0	2.0	<\$100M	19,553	128	22.5	17.5
Bank Of Adairsville	Adairsville	37.5	4.0	5.0	4.0	2.0	<\$100M	13,949	103	15.0	17.5
United B&Tc	Rockmart	37.5	5.0	3.0	3.0	4.0	<\$100M	10,291	232	47.5	57.5
Albany B&Tc Na	Albany	37.5	5.0	4.0	3.0	3.0	<\$100M	9,494	143	37.5	40.0
First Bk Of Gwinnett	Lawrenceville	37.5	6.0	4.0	3.0	2.0	<\$100M	8,887	83	22.5	32.5

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Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in SBL	Number or SBL	Total Score (<\$250K)	Total Score (<\$100K)
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)					
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Cherokee Bk Na	Canton	37.5	5.0	6.0	2.0	2.0	<\$100M	7,071	75	37.5	22.5
Bank Of Dooly	Vienna	37.5	2.0	6.0	2.0	5.0	<\$100M	6,687	258	55.0	67.5
Security St Bk	Mcrae	37.5	3.0	8.0	2.0	2.0	<\$100M	4,666	95	52.5	57.5
Bank Of Soperton	Soperton	37.5	2.0	7.0	2.0	4.0	<\$100M	4,132	213	47.5	62.5
Peoples St Bk	Jeffersonville	37.5	4.0	7.0	2.0	2.0	<\$100M	3,823	110	50.0	60.0
Liberty B&Tc	Toccoa	37.5	4.0	7.0	2.0	2.0	<\$100M	4,230	83	55.0	60.0
Southern Cmnty Bk	Fayetteville	37.5	3.0	10.0	1.0	1.0	<\$100M	3,028	30	17.5	22.5
First Nb Of Cmrc	Commerce	35.0	1.0	1.0	5.0	7.0	\$100M-500M	18,215	412	45.0	47.5
First Nb Of Ga	Buchanan	35.0	2.0	2.0	5.0	5.0	\$100M-500M	17,375	311	47.5	50.0
Embry Nb	Lawrenceville	35.0	4.0	1.0	5.0	4.0	<\$100M	16,233	237	25.0	30.0
Eagle B&Tc	Statesboro	35.0	4.0	1.0	4.0	5.0	<\$100M	14,335	299	42.5	47.5
Citizens Bk	Nashville	35.0	3.0	1.0	4.0	6.0	<\$100M	13,897	326	57.5	62.5
First Scty Nb	Norcross	35.0	3.0	4.0	4.0	3.0	<\$100M	12,433	184	30.0	30.0
Farmers Bk	Union Point	35.0	4.0	5.0	3.0	2.0	<\$100M	9,002	131	20.0	25.0
Pineview St Bk	Pineview	35.0	4.0	6.0	1.0	3.0	<\$100M	2,840	188	57.5	50.0
Citizens Exch Bk	Pearson	35.0	2.0	9.0	1.0	2.0	<\$100M	1,710	94	40.0	52.5
Bank Of Hancock Cty	Sparta	35.0	2.0	6.0	2.0	4.0	<\$100M	6,254	211	47.5	62.5
First St Bk Of Randolph Cty	Cuthbert	35.0	2.0	7.0	2.0	3.0	<\$100M	3,767	184	45.0	57.5
First Intercontinental Bk	Doraville	35.0	2.0	10.0	1.0	1.0	<\$100M	2,348	36	45.0	52.5
Barwick Bkg Co	Barwick	35.0	2.0	9.0	1.0	2.0	<\$100M	1,045	77	42.5	55.0
First Bk Of Dalton	Dalton	32.5	2.0	4.0	4.0	3.0	\$100M-500M	10,605	183	32.5	37.5
Farmers & Mrch Bk	Summerville	32.5	1.0	8.0	2.0	2.0	\$100M-500M	6,595	124	35.0	40.0
Community Bk	Loganville	32.5	2.0	4.0	4.0	3.0	\$100M-500M	14,621	179	35.0	30.0
Buckhead Cmnty Bk Na	Atlanta	32.5	5.0	1.0	4.0	3.0	<\$100M	12,574	143	27.5	25.0
Century South Bank Of Daniel	Danielsville	32.5	2.0	5.0	3.0	3.0	<\$100M	8,290	136	37.5	40.0
Durden Bkg Co	Twin City	32.5	2.0	5.0	2.0	4.0	<\$100M	6,864	215	42.5	45.0
West Central Ga Bk	Thomaston	32.5	2.0	7.0	2.0	2.0	<\$100M	6,483	120	30.0	30.0
Woodbury Bkg Co	Woodbury	32.5	3.0	6.0	2.0	2.0	<\$100M	3,206	101	40.0	40.0
Amtrade Intl Bk Of Ga	Atlanta	32.5	1.0	10.0	1.0	1.0	<\$100M	1,320	11	25.0	15.0
George D Warthen Bk	Sandersville	32.5	2.0	5.0	3.0	3.0	<\$100M	10,563	159	32.5	27.5
Merchants & Farmers Bk	Comer	32.5	1.0	7.0	2.0	3.0	<\$100M	6,336	153	45.0	62.5
Carver St Bk	Savannah	32.5	3.0	7.0	2.0	1.0	<\$100M	3,630	54	47.5	57.5
United Nb	Cairo	32.5	7.0	3.0	2.0	1.0	<\$100M	3,347	54	42.5	40.0
Jones Cty Bk	Haddock	32.5	2.0	8.0	1.0	2.0	<\$100M	592	67	45.0	50.0
North Ga Bk	Watkinsville	32.5	1.0	10.0	1.0	1.0	<\$100M	287	13	32.5	35.0
Milton Nb	Roswell	30.0	2.0	1.0	6.0	3.0	\$100M-500M	23,052	143	12.5	12.5
First Peoples Bk	Pine Mountain	30.0	3.0	3.0	3.0	3.0	<\$100M	7,905	182	50.0	55.0
Citizens St Bk	Kingsland	30.0	7.0	1.0	2.0	2.0	<\$100M	6,834	113	30.0	30.0
Pelham Bkg Co	Pelham	30.0	2.0	5.0	2.0	3.0	<\$100M	5,411	133	32.5	42.5
Greenville Bkg Co	Greenville	30.0	2.0	8.0	1.0	1.0	<\$100M	2,738	55	45.0	55.0
Commercial Bk	Crawford	30.0	1.0	8.0	1.0	2.0	<\$100M	2,396	70	35.0	42.5
Talbot St Bk	Woodland	30.0	1.0	8.0	1.0	2.0	<\$100M	2,172	77	32.5	27.5
Bank Of Lenox	Lenox	30.0	1.0	9.0	1.0	1.0	<\$100M	475	21	32.5	32.5
American Cmnty Of Ga	McDonough	30.0	5.0	2.0	3.0	2.0	<\$100M	9,896	79	17.5	17.5
Bank Of Ga	Fayetteville	30.0	6.0	2.0	3.0	1.0	<\$100M	7,335	60	22.5	15.0

Table A.2 Small Business Lending in Georgia Using Call Report Data, June 2000

Bank Name	Location	Small Business Lending (<\$1M) Scores					Bnk Asset Sz.	Dollars in	Number or	Total Score	Total Score
		Total	SBL/TA	SBL/TBL	SBL(\$)	SBL(#)		SBL	SBL	(<\$250K)	(<\$100K)
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Rochelle St Bk	Rochelle	30.0	1.0	9.0	1.0	1.0	<\$100M	665	20	32.5	37.5
Jordan Bkg Co	Leary	30.0	1.0	9.0	1.0	1.0	<\$100M	442	20	35.0	40.0
First Bk Of Pike	Molena	30.0	1.0	9.0	1.0	1.0	<\$100M	128	2	32.5	32.5
Bank Of Dawson	Dawson	27.5	1.0	7.0	1.0	2.0	<\$100M	2,875	95	35.0	42.5
First Nb Of Johns Creek	Suwanee	27.5	4.0	4.0	2.0	1.0	<\$100M	6,915	44	12.5	10.0
Peoples Bk Of Talbotton	Talbotton	27.5	2.0	7.0	1.0	1.0	<\$100M	1,578	34	35.0	32.5
Bank Of Chickamauga	Chickamauga	27.5	1.0	8.0	1.0	1.0	<\$100M	534	12	30.0	30.0
Bank Of Gibson	Gibson	27.5	1.0	8.0	1.0	1.0	<\$100M	489	45	32.5	37.5
First Capital Bk	Norcross	25.0	1.0	1.0	6.0	2.0	\$100M-500M	19,850	90	15.0	10.0
First Nb Of West Point	West Point	25.0	1.0	2.0	4.0	3.0	\$100M-500M	11,640	165	27.5	25.0
Farmers & Mrch Bk	Adel	25.0	3.0	1.0	3.0	3.0	<\$100M	9,405	137	35.0	22.5
Century South Bk Of Lavonia	Lavonia	25.0	2.0	4.0	2.0	2.0	<\$100M	4,704	124	37.5	42.5
Wilcox Cty St Bk	Abbeville	25.0	1.0	7.0	1.0	1.0	<\$100M	1,039	54	32.5	37.5
Alliance Nb	Dalton	22.5	3.0	3.0	2.0	1.0	<\$100M	3,173	32	10.0	10.0
Wilkinson Cty Bk	Irwinton	22.5	1.0	6.0	1.0	1.0	<\$100M	1,672	41	30.0	37.5
Georgia Central Bk	Social Circle	20.0	2.0	2.0	2.0	2.0	<\$100M	5,645	91	25.0	25.0
Horizon Bk	Decatur	10.0	1.0	1.0	1.0	1.0	<\$100M	1,398	10	10.0	10.0
Security Exch Bk	Marietta	10.0	1.0	1.0	1.0	1.0	<\$100M	468	5	10.0	10.0
First North Amer Nb	Kennesaw	-	-	-	-	-	\$100M-500M	-	-	.	.
First Union Direct Bk Na	Augusta	-	-	-	-	-	\$1B-\$10B	-	-	.	.
Belk Nb	Lawrenceville	-	-	-	-	-	<\$100M	-	-	.	.
Century Bk Of Bartow Cty	Cartersville	-	-	-	-	-	<\$100M	-	-	.	.
First Fncl Bk	Atlanta	-	-	-	-	-	\$100M-500M	-	-	.	.
Monogram Credit Card Bk	Atlanta	-	-	-	-	-	\$1B-\$10B	-	-	.	.
Bb&T Bankcard Corp	Columbus	-	-	-	-	-	<\$100M	4,495	2,305	57.5	70.0
Pointpathbank Na	Columbus	-	-	-	-	-	<\$100M	-	-	.	.
Infibank	Atlanta	-	-	-	-	-	<\$100M	538	180	40.0	40.0
Cedar Hill Nb	Lawrenceville	-	-	-	-	-	<\$100M	-	-	.	.
Universal Bk Na	Columbus	-	-	-	-	-	>\$10B	-	-	.	.

Note: Small businesses seeking loans from small-business-friendly banks should also consider banks that participate in SBA loan programs. To locate an SBA preferred or certified lender near you call 1-800-8-ASK-SBA or check SBA's home page at www.sba.gov/gopher/Local-Information/Certified-Preferred-Lenders/.

Source: U.S Small Business Administration, Office of Advocacy, Office of Economic Research, from the call report data collected by the Federal Reserve.